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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture	Jeffrey First name A. Middle name	First name Middle name
	identification to your meeting with the trustee.	Evans Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9586	

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Debtor 1 **Jeffrey A. Evans**

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)		
	doing business as names				
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		739 Duncan Dr. Aurora, IL 60506			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Kane County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
5.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Desc Main

Case number (if known) Debtor 1 **Jeffrey A. Evans**

ar	Tell the Court About	Your B	ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Require</i> page 1 and check the appr	ed by 11 U.S.C. § 342(b) for Individual opriate box.	s Filing for Bankruptcy
	choosing to file under	■ Chapter 7					
		☐ Cl	hapter 11				
		☐ CI	hapter 12				
		☐ CI	hapter 13				
3.	How you will pay the fee	_	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's corder. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit car a pre-printed address.				ashier's check, or money
					allments. If you choose this (Official Form 103A).	s option, sign and attach the Application	on for Individuals to Pay
			□ I request that my fee be waived (You may request this option only if you are filing for Chap but is not required to, waive your fee, and may do so only if your income is less than 150% or the contract of the contract				
						fee in installments). If you choose this (Official Form 103B) and file it with you	
9. Have you filed for No. bankruptcy within the							
	last 8 years?	☐ Ye					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No)				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	☐ Ye	es.				
	affiliate?						
			Debtor			Relationship to you	-
			District		When	Case number, if kn	
			Debtor		When	Relationship to you	
			District		when	Case number, if kn	OWI1
11.	Do you rent your	□ No	Go to I	ine 12.			
	residence?	■ Ye	es. Has yo	ur landlord obta	nined an eviction judgment a	against you and do you want to stay in	your residence?
				No. Go to line	12.		
				Yes. Fill out Initial		ction Judgment Against You (Form 10	1A) and file it with this

		Document	Page 4 01 57	
Debtor 1	Jeffrey A. Evans		9-	Case number (if known)

Part	Report About Any Bu	sinesses	You Owr	as a Sole Proprieto	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
If you have more than one sole proprietorship, use a separate sheet and attach				e & ZIP Code			
	it to this petition.		Chec	k the appropriate box	to describe your business:		
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real I	Estate (as defined in 11 U.S.C. § 101(51B))		
		☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))			fined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach y		court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of oderal income tax return or if any of these documents do not exist, follow the procedure					
	For a definition of small	■ No.	I am r	not filing under Chapt	er 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	4: Report if You Own or	Have Any	, Hazardo	ous Property or Any	Property That Needs Immediate Attention		
	Do you own or have any						
1-7.	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			
					Number, Street, City, State & Zip Code		

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Debtor 1 Jeffrey A. Evans Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Debtor 1 Jeffrey A. Evans Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jeffrey A. Evans Signature of Debtor 2 Jeffrey A. Evans Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 23, 2017

MM / DD / YYYY

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Debtor 1 Jeffrey A. Evans

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bradley S. Covey	Date	March 23, 2017					
Signature of Attorney for Debtor		MM / DD / YYYY					
Bradley S. Covey							
Printed name							
Law Offices of Bradley S. Covey, P.C.							
428 S. Batavia Ave.							
Batavia, IL 60510							
Number, Street, City, State & ZIP Code							
Contact phone 630-879-9559	Email address	bradley.covey@gmail.com					
6208786							
Bar number & State							

Case 17-09232 Doc 1 Filed 03/23/17 Entered 03/23/17 13:48:57 Desc Main Document Page 8 of 57 Case number (if known) Debtor 1 Jeffrey A. Evans **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16a. 16. What kind of debts do individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. Are your debts primarily business debts? Business debts are debts that you incurred to obtain 16b. money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. State the type of debts you owe that are not consumer debts or business debts 16c. I am not filing under Chapter 7. Go to line 18. 17. Are you filing under □ No. Chapter 7? I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Do you estimate that Yes. are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded and administrative expenses ■ No are paid that funds will be available for □ Yes distribution to unsecured creditors? **25,001-50,000** 1,000-5,000 18. How many Creditors do **1-49 50,001-100,000** you estimate that you 5001-10,000 □ 50.99 owe? ■ More than 100,000 **10,001-25,000** 100-199 □ 200-999 ☐ \$500.000.001 - \$1 billion 19. How much do you □ \$1,000,001 - \$10 million \$0 - \$50,000 estimate your assets to □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million **S50.001 - \$100.000** be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million ■ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million 20. How much do you **\$0 - \$50,000** estimate your liabilities ■ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million **\$50,001 - \$100,000** to be? □ \$10,000,000,001 - \$50 billion ☐ \$50,000,001 - \$100 million **\$100,001 - \$500,000** ☐ More than \$50 billion \$100,000,001 - \$500 million □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruntcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 35 Signature of Debtor 2 Jefffey A. Evans

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on

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	ii da la						
Fill in this informa	ation to identify your o	ase.					
Debtor 1	Jeffrey A. Evans First Name	Middle Name	Last Name	-			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	-			
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS	-			
Case number(f known)				Check if this is an amended filing			
Official Form		ın Individual Γ	Debtor's Schedules	S 12/15			
Declarati	on About e	III III ai viadai E	JOBIO! G GG!!Galais				
If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
Sign	Below						
Did you pay	or agree to pay some	one who is NOT an attorne	y to help you fill out bankruptcy forn	ns?			
■ No							
☐ Yes. Na	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)						
Under penal that they are	y of perjury, I declare true and correct.	that I have read the summa	ary and schedules filed with this dec	laration and			
× //			X				
Jeffrey	A. Evans of Debtor 1		Signature of Debtor 2				
Date _	3-22-20	7	Date				

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	Case number (if ki	nown)
Debtor 1 Jeffrey A. Evans		
	☐ Retain the property and redeem it.	☐ Yes
name:	☐ Retain the property and enter into a	
Description of	Reaffirmation Agreement.	
property	☐ Retain the property and [explain]:	
securing debt:		
in the information below. Do not list real estate in You may assume an unexpired personal propert	ou listed in Schedule 3. Executory sees that are still in effected by lease if the trustee does not assume it. 11 U.S.C. § 36	i5(p)(2).
Describe your unexpired personal property leas	168	Will the lease be assumed?
TEGER (1950) ANIMITADITATION		□ No
Lessor's name:		
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased		☐ Yes
Property:		L 165
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased		П.,
Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
Part 3: Sign Below		
Under penalty, of perjury, I declare that I have in property that is subject to an unexpired lease.	dicated my intention about any property of my estate t	hat secures a debt and any personal
x _//	X Signature of Debtor 2	
Jefffey A. Evans Signature of Debtor 1	Signature of Debtor 2	
Date 3-22-2017	Date	···

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United States Bankruptcy Court Northern District of Illinois

		Molfuelu District of Immore		
In re	Jeffrey A. Evans	Debtor(s)	Case No. Chapter 7	
	` VER	IFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors:	18
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of creditor	rs is true and corre	ect to the best of my
Date:	3-22-2017	Jeffrey A. Evans Signature of Debtor		

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Fill in this informa	tion to identify your o	ase:						
Debtor 1	Jeffrey A. Evans							
	First Name	Middle Name		Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name	-			
United States Bank	ruptcy Court for the:	NORTHERN DISTRI	CT OF ILLI	NOIS				
Case number							Check if this is an amended filing	
Official For		ffairs for Ind	ividual	s Filing f	or Bankrupt	су		4/16
Be as complete an information. If mo	d accurate se nossih	le. If two married peo ttach a separate shee	nle are fili	ng together, bo	oth are equally respon	onsible for s	upplying correct our name and cas	
Part 12: Sign Be	low					<u> </u>		
are true and correction with a bankruptcy	ct. I understand that i	ent of Financial Affair naking a faise statem es up to \$250,000, or	ient, conce	aling property	, or obtaining mone	penalty of pe y or property	rjury that the answ by fraud in conne	vers ection
Jeffrey A. Evans Signature of Debt		Sig	gnature of	Debtor 2		_		
~	22-2017	, Da	ite			_		
Did you attach add ■ No □ Yes	ditional pages to You	r Statement of Financ	al Affairs	for Individuals	Filing for Bankrupt	cy (Official F	Form 107)?	
■ No		rho Is not an attorney ne Bankruptcy Petition				Official Form	119).	

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Fill in this information to identify your case:	Check one box only as directed in this form and in Form
Debtor 1 Jeffrey A. Evans	122A-1Supp:
Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: Northern District of Illinois Case number (if known)	 ■ 1. There is no presumption of abuse □ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2). □ 3. The Means Test does not apply now because of qualified military service but it could apply later.
	☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X

Jeffrey A. Evans
Signature of Debtor 1

Date 3-7-10/7

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Document Page 14 of 57 Fill in this information to identify your case: Debtor 1 Jeffrey A. Evans First Name Middle Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,590.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,590.00
Par	12: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	2,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	31,157.00
	Your total liabilities	\$	33,157.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,138.34
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,125.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	iedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for bounded purposes." 14.1 U.S. C. \$ 101(9). Fill out lines 8.00 for statistical purposes. 28.1 U.S. C. \$ 150	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	E 200 47
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$ 5,298.17

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cla	im
,	_	
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	2,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
phony dame. (Sopy into eg.)	·	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	2,000.00

			Document	Page 16 of 57			
Fill in	n this inforr	nation to identify your	case and this filing:				
Debto	or 1	Jeffrey A. Evans					
		First Name	Middle Name	Last Name			
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name			
Unite	d States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF I	ILLINOIS			
	number						Ohaali if thia ia aa
Casc							Check if this is an amended filing
Offi	cial Fo	rm 106A/B					
Scl	hedul	e A/B: Prop	ertv				12/15
			pe items. List an asset only once	. If an asset fits in more than o	ne category, list the asset	t in the ca	
inform		e space is needed, attach	ate as possible. If two married pents a separate sheet to this form. O				
Part 1	Describe	Each Residence, Buildin	g, Land, or Other Real Estate Yo	u Own or Have an Interest In			
1. Do 1	you own or h	nave any legal or equitab	le interest in any residence, build	ding, land, or similar property?			
I	No. Go to Par	t 2.					
	Yes. Where is	s the property?					
Part 2	2 Describe	Your Vehicles					
			uitable interest in any vehicle ele, also report it on Schedule (/ vehicles	s you own that
		•	•	,	,		
3. Ca	rs, vans, tr	ucks, tractors, sport u	tility vehicles, motorcycles				
□ 1	No						
• \	Yes						
2.4	Maka	Hyundai	Who has an interest i	in the preparty?	Do not deduct secure	d claims o	r exemptions. Put
3.1	_	Sonata	Debtor 1 only	in the property? Check one	the amount of any sec Creditors Who Have (cured clain	ns on <i>Schedule D:</i>
	Wiodei.	2000	Debtor 2 only				
	Approximat		5000 Debtor 1 and Debtor	or 2 only	Current value of the entire property?		rent value of the ion you own?
	Other inform		☐ At least one of the	•		·	•
			Check if this is co	ommunity property	\$1,500.00		\$1,500.00
			ATVs and other recreational v				
Exa	amples: Boa	ts, trailers, motors, pers	sonal watercraft, fishing vessels	s, snowmobiles, motorcycle a	ccessories		
I	No						
	Yes						
			you own for all of your entried. Write that number here				\$1,500.00
.pu	.J.						
		Your Personal and Hous					
Do yo	ou own or l	nave any legal or equi	table interest in any of the fo	llowing items?			nt value of the n you own?
						Do not	t deduct secured
						claims	or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 Jeffrey A. Evans Yes. Describe..... \$500.00 Misc. household goods and furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$250.00 Misc. household electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Misc. wearing apparel \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$40.00 Misc. jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$990.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured

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				claims or exemptions.
				·
16	. Cash Evamples: Money you h	nave in vour wallet in vour h	ome, in a safe deposit box, and on hand when you fil	e vour petition
	■ No	iave iii your wanet, iii your ii	one, in a saic deposit box, and on hand when you in	c your pennon
	□ 163			
17	. Deposits of money			
			ounts; certificates of deposit; shares in credit unions,	brokerage houses, and other similar
	_	If you have multiple account	s with the same institution, list each.	
	□ No		Institution name:	
	■ Yes		Institution name:	
		17.1. checking	First Midwest Bank	\$700.00
_				
18	Bonds mutual funds (or publicly traded stocks		
10			okerage firms, money market accounts	
	■ No		,	
	☐ Yes	Institution or issuer	name:	
	— 103			
19	. Non-publicly traded sto	ock and interests in incorp	orated and unincorporated businesses, including	g an interest in an LLC, partnership, and
	joint venture			
	■ No			
	☐ Yes. Give specific info	ormation about them		
		Name of entity:	% of owner	ership:
00			atiable and non-nonstiable instruments	
20			otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders.	
			ansfer to someone by signing or delivering them.	•
	■ No	onto are triode year carrier a	and the controller by digning of donvolling them.	
	☐ Yes. Give specific info			
		Issuer name:		
21	. Retirement or pension	accounts		
			403(b), thrift savings accounts, or other pension or pr	rofit-sharing plans
	□ No			•
	Yes. List each accoun	t separately.		
		Type of account:	Institution name:	
		401(k)	<u>•</u>	\$200.00
22	Security deposits and	nrenavments		
			o that you may continue service or use from a compa	anv
			public utilities (electric, gas, water), telecommunicati	
	■ No			
	☐ Yes		Institution name or individual:	
23	. Annuities (A contract fo	r a periodic payment of mon	ey to you, either for life or for a number of years)	
	No			
	☐ Yes Iss	suer name and description.		
		IDA I	10 1ABI = 1 10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
24	26 U.S.C. §§ 530(b)(1), 5		qualified ABLE program, or under a qualified state	e tuition program.
		020n(b), and 028(b)(1).		
	■ No	attantina a anno 1991	a Comparately file the manufacture of a social second of the second of t	C \$ 504/a);
	☐ Yes Ins	stitution name and description	n. Separately file the records of any interests.11 U.S.	.C. 9 521(C):
25	Trusts equitable or fut	ure interests in property (other than anything listed in line 1), and rights or	nowers exercisable for your benefit
20	<u> </u>	.a.o microsis in property (And anything hated in line 1), and hynts of	porters exercisable for your beliefft
	■ No	annatha a at a stat		
	Yes. Give specific info	ormation about them		

Official Form 106A/B Schedule A/B: Property page 3

Debtor 1

		Case 17-092	32 Do	c 1		Entered 03/23 Page 19 of 57	3/17 13:48:57	Desc Main
D	ebtor 1	Jeffrey A. Evans			Boodinen	Ca	ase number (if known)	
26	Examp ■ No		names, web	sites, pr	s, and other intellectu oceeds from royalties an		S	
27	Examp ■ No	es, franchises, and coles: Building permits, Give specific informa	exclusive lie	censes,	gibles cooperative association	holdings, liquor license	es, professional licens	es
M		property owed to yo						Current value of the portion you own? Do not deduct secured claims or exemptions.
28	□ No	unds owed to you		:	ludia a colo ath a colo a lua		l th a tan	
	■ Yes.	Jive specific informat	ion about th	em, inci	luding whether you alrea	ady filed the returns and	the tax years	
				estim	nated 2016 tax refun	d	federal and stat	e \$1,200.0
	Other a Examp ■ No □ Yes. Interest	benefits; unpaid Give specific informa ts in insurance polic	wes you sability insuloans you m tion	nade to s	ayments, disability bene someone else ealth savings account (F			
	■ No	Name the insurance o			,	10A), credit, nomeowne	i s, or remer s mourar	ice
	— тез. і	vame the insurance c	Company r	•	nicy and list its value.	Beneficiary	:	Surrender or refund value:
32	If you a someo		a living trust		someone who has die proceeds from a life ins		urrently entitled to rece	eive property because
33	Examp ■ No		yment dispu		ou have filed a lawsui urance claims, or rights		or payment	
34	■ No	ontingent and unliq		ims of o	every nature, includino	g counterclaims of the	debtor and rights to	set off claims
35	. Any fin	ancial assets you di		dy list				
	■ No □ Yes.	Give specific informa	tion					

Debtor 1	Jeffrey A. Evans	ent Page 20 of 57 Case number (if known)	
	I the dollar value of all of your entries from Part 4, incl Part 4. Write that number here		\$2,100.00
Part 5: D	Describe Any Business-Related Property You Own or Have an	Interest In. List any real estate in Part 1.	
37. Do yo u	u own or have any legal or equitable interest in any business-	-related property?	
■ No. 0	Go to Part 6.		
☐ Yes.	Go to line 38.		
	Describe Any Farm- and Commercial Fishing-Related Property you own or have an interest in farmland, list it in Part 1.	y You Own or Have an Interest In.	
46. Do y o	ou own or have any legal or equitable interest in any f	arm- or commercial fishing-related property?	
■ No	o. Go to Part 7.		
☐ Ye	es. Go to line 47.		
Part 7:	Describe All Property You Own or Have an Interest in Tha	at You Did Not List Above	
	ou have other property of any kind you did not already mples: Season tickets, country club membership	/ list?	
☐ Yes	s. Give specific information		
54. Add	I the dollar value of all of your entries from Part 7. Wri	te that number here	\$0.00
Part 8:	List the Totals of Each Part of this Form		
55. Par t	t 1: Total real estate, line 2		\$0.00
56. Par	t 2: Total vehicles, line 5	\$1,500.00	
	t 3: Total personal and household items, line 15	<u>\$990.00</u>	
	t 4: Total financial assets, line 36	\$2,100.00	
	t 5: Total business-related property, line 45	\$0.00_	
	t 6: Total farm- and fishing-related property, line 52	<u> </u>	
61. Par	t 7: Total other property not listed, line 54	+ \$0.00	

\$0.00

Copy personal property total

\$4,590.00

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,590.00

\$4,590.00

		IAMAIIII.	111 1 71111. 7 1 171 17		
Fill in this infor	mation to identify your	case:			
Debtor 1	Jeffrey A. Evans				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if the amended to	

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Specific laws that allow exemption				
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
2000 Hyundai Sonata 95000 miles	\$1,500.00	•	\$1,500.00	735 ILCS 5/12-1001(c)		
Line Holli Schedule A.B. 3.1			100% of fair market value, up to any applicable statutory limit			
Misc. household goods and furnishings	\$500.00		\$500.00	735 ILCS 5/12-1001(b)		
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit			
Misc. household electronics Line from Schedule A/B: 7.1	\$250.00		\$250.00	735 ILCS 5/12-1001(b)		
Line from Governo 705. III			100% of fair market value, up to any applicable statutory limit			
Misc. wearing apparel	\$200.00		\$200.00	735 ILCS 5/12-1001(a)		
Line from Governo 705. The			100% of fair market value, up to any applicable statutory limit			
Misc. jewelry Line from Schedule A/B: 12.1	\$40.00		\$40.00	735 ILCS 5/12-1001(b)		
Line from Goriodale 7VB. 12-11			100% of fair market value, up to any applicable statutory limit			

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Case number (if known)

	· · · · · · · · · · · · · · · · · · ·				
	ief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	necking: First Midwest Bank	\$700.00		\$700.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	01(k): . ne from S <i>chedule A/B</i> : 21.1	\$200.00		100%	735 ILCS 5/12-1006
Δ.,	ie nein Genedale /v.b. = 111			100% of fair market value, up to any applicable statutory limit	
	deral and state: estimated 2016 tax	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)
	ne from Schedule A/B: 28.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption bubject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covere No Yes	3 years after that for ca	ases fi	,	,

Fill in this infor	rmation to identify your	case:		
	mation to labitility your	ouso:		
Debtor 1	Jeffrey A. Evans			
1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Fill in this informat	tion to identify your	case:	170Cumem F	aue	74 UL 57		
Debtor 1	Jeffrey A. Evans						
Dobtor 2	First Name	Middle	e Name L	Last Name	_		
Debtor 2 (Spouse if, filing)	First Name	Middle	e Name L	ast Name			
United States Bankı	ruptcy Court for the:	NORTHE	RN DISTRICT OF ILLIN	IOIS			
Case number						_	if this is an ded filing
0.00	1005/5						aca ming
Official Form		lha Hay	e Unsecured C	10:000			12/15
Be as complete and a any executory contrac Schedule G: Executor Schedule D: Creditors eft. Attach the Contin ame and case numbe	ccurate as possible. Us ts or unexpired leases y Contracts and Unexp who Have Claims Secu uation Page to this pager (if known).	e Part 1 for o that could ro ired Leases ured by Prop e. If you hav	creditors with PRIORITY clesult in a claim. Also list e (Official Form 106G). Do no perty. If more space is need e no information to report	laims an executor not includeded, cop	d Part 2 for creditors with NO y contracts on Schedule A/B de any creditors with partially by the Part you need, fill it out, do not file that Part. On the	: Property (Official Form r secured claims that a t, number the entries i	ist the other party to rm 106A/B) and on are listed in n the boxes on the
	of Your PRIORITY Un						
 Do any creditors No. Go to Part 	have priority unsecured	d claims aga	iinst you?				
Yes.	2.						
List all of your pr identify what type possible, list the cl	of claim it is. If a claim ha laims in alphabetical orde	s both prioriter according t	y and nonpriority amounts, li	list that cla u have mo	ed claim, list the creditor separa aim here and show both priorit ore than two priority unsecured	and nonpriority amoun	its. As much as
	•		ctions for this form in the ins		Total claim	Priority amount	Nonpriority amount
2.1 IRS			Last 4 digits of account n	number	\$2,000.0		
Priority Credit			When was the debt incurr	red?	2010,2011,2012,2015		
	hia, PA 19101-7346 et City State Zlp Code	<u> </u>	As of the date you file, the	e claim i	s: Check all that apply		
	ne debt? Check one.		☐ Contingent		or or our air and apply		
■ Debtor 1 only	,		☐ Unliquidated				
Debtor 2 only	,		☐ Disputed				
Debtor 1 and	Debtor 2 only		Type of PRIORITY unsecu	ured clai	m:		
☐ At least one of	of the debtors and anothe	er	☐ Domestic support obliga	ations			
	claim is for a commur	nity debt	■ Taxes and certain other □ Claims for death or pers				
Is the claim sub	ject to onset?		☐ Other. Specify	Soriai iriju	ily wrille you were intoxicated		
☐ Yes				me tax	es		-
2.2 Ryan Eva	ns		Last 4 digits of account n	number	\$0.0	0 \$0.00	\$0.00
Priority Credit 316 West Sandwich	Knights Rd.		When was the debt incurr	red?		_	
Number Stree	et City State Zlp Code		As of the date you file, the	e claim i	s: Check all that apply		
Who incurred th	ne debt? Check one.		☐ Contingent				
Debtor 1 only	,		☐ Unliquidated				
Debtor 2 only	,		☐ Disputed				
Debtor 1 and	Debtor 2 only		Type of PRIORITY unsecu	ured clai	m:		
☐ At least one of	of the debtors and anothe	er	■ Domestic support obliga	ations			
☐ Check if this	claim is for a commur	nity debt	☐ Taxes and certain other☐ Claims for death or pers	-	ou owe the government		
■ No	,		☐ Other. Specify		, ,		
☐ Yes			child	Suppo	ort		-

Page 25 of 57 Case number (if know) Document Debtor 1 Jeffrey A. Evans

Part	2: List All of Your NONPRIORITY Unsecu	red Claims						
3. [Oo any creditors have nonpriority unsecured claim	s against you?						
[J No. You have nothing to report in this part. Submit t	this form to the court with your other schedules.						
ı	Yes.							
t t	insecured claim, list the creditor separately for each cl	alphabetical order of the creditor who holds each claim. If a creditor has more taim. For each claim listed, identify what type of claim it is. Do not list claims already creditors in Part 3.If you have more than three nonpriority unsecured claims fill out to	included in Part 1. If more					
4.1	Adventist Hindsdale Hospital	Last 4 digits of account number XXXX	\$801.00					
7.1	Nonpriority Creditor's Name		φου1.00					
	c/o Merchants Credit Guide 223 W. Jackson, Ste. 900	When was the debt incurred? 2016	_					
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply						
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Medical Bills	_					
4.2	AHFMC Hinsdale	Last 4 digits of account number	\$187.00					
	Nonpriority Creditor's Name c/o Merchants credit Guide 223 W. Jackson, Ste. 900 Chicago, IL 60606	When was the debt incurred? 2015	_					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did no report as priority claims	t					
	No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	☐ Yes	■ Other. Specify Medical Bills						
	-	— Other, Specify						

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Debtor 1 Jeffrey A. Evans Case number (if know) 4.3 \$50.00 **ATG Credit** Last 4 digits of account number XXXX Nonpriority Creditor's Name 1700 W. Cortland St. When was the debt incurred? 2012 Chicago, IL 60622 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify misc. fees ☐ Yes 4.4 **Banfield Pet Hospital** \$288.00 Last 4 digits of account number Nonpriority Creditor's Name c/o IC System When was the debt incurred? 2012 PO Box 64378 Saint Paul, MN 55164 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Veterinarian ☐ Yes Other. Specify 4.5 CollectionProfessionals, Inc. C362 \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 723 First St. When was the debt incurred? La Salle, IL 61301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify collection ☐ Yes

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Debtor 1 Jeffrey A. Evans 4.6 \$389.00 Comcast Last 4 digits of account number XXXX Nonpriority Creditor's Name c/o Stellar Recovery When was the debt incurred? 2014 1327 Highway 2 West 100 Kalispell, MT 59901 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Cable Bill ☐ Yes 4.7 Comcast Last 4 digits of account number \$276.00 **XXXX** Nonpriority Creditor's Name c/o Convergent Outsourcing When was the debt incurred? 2016 PO Box 9004 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Cable Bill Other. Specify 4.8 \$5,219.00 Credit Acceptance Corp. Last 4 digits of account number Nonpriority Creditor's Name PO Box 5070 When was the debt incurred? 2015-2016 Southfield, MI 48086-5009 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent □ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes ■ Other. Specify deficiency

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Debtor 1 Jeffrey A. Evans 4.9 \$455.00 First Premiere Bank Last 4 digits of account number XXXX Nonpriority Creditor's Name 3820 N. Louise Ave. When was the debt incurred? 2010-2011 Sioux Falls, SD 57107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 **Frontier Communications** \$384.00 XXXX Last 4 digits of account number Nonpriority Creditor's Name 19 John St. When was the debt incurred? 2014-2015 Middletown, NY 10940 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Misc. 4.1 2897 \$905.00 **Presence Mercy Medical Center** Last 4 digits of account number Nonpriority Creditor's Name 32817 Collection Dr. When was the debt incurred? Chicago, IL 60693 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify medical ☐ Yes

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Page 29 of 57 Case number (if know) Debtor 1 Jeffrey A. Evans 4.1 Regional Acceptance Corp. \$13,000.00 XXXX Last 4 digits of account number 2 Nonpriority Creditor's Name 5425 Robin Rd. 101 When was the debt incurred? 2015-2016 Norfolk, VA 23513 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify deficiency ☐ Yes 4.1 Ridge Ambulance \$4,187.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Rockford Mercantile When was the debt incurred? 2016 **POBox 5847** Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bills ☐ Yes 4.1 **Rush Copley Medical Center** XXXX \$307.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Diversified Services Group When was the debt incurred? 2013 1824 W. Grand Ave., Ste. 200 Chicago, IL 60622 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical Bills

Debt	or 1 Jeffrey A. Evans	Document Page 3	0 of 57 Case number (if know)				
4.1 5	Sandwich Community Fire Prot	Last 4 digits of account number	XXXX	\$687.00			
<u> </u>	Nonpriority Creditor's Name c/o Northwest Collectors 3601 Algonquin Rd., #232 Rolling Meadows, IL 60008	When was the debt incurred?	2016				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	Other. Specify Misc.					
4.1	Covint		VVVV	¢727.00			
6	Sprint Nonpriority Creditor's Name	Last 4 digits of account number	xxxx	\$737.00			
	c/o Convergent Outsourcing PO Box 9004	When was the debt incurred?	2015				
	Renton, WA 98057	_					
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts				
	☐ Yes	Other Specify cell phone					
4.1							
7	Valley West Hopital Nonpriority Creditor's Name	Last 4 digits of account number		\$1,285.00			
	c/o Horizon Financial Management 8585 Broadway, # 880 Merrillville, IN 46410	When was the debt incurred?	2015				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims	g				

Part 3: List Others to Be Notified About a Debt That You Already Listed

■ Other. Specify Medical Bills

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Jeffrey A. Evans

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	2,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	2,000.00
					otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	31,157.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	31,157.00

Fill in this infor	rmation to identify your	case:		
Debtor 1	Jeffrey A. Evans			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(II KIIOWII)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	=
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	_
	•				

		Docume	ent Page 33 d	OT 5 /	
Fill in this	information to identify your				
Debtor 1	Jeffrey A. Evans				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Star	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	ber				D Object Williams
(II KIIOWII)					Check if this is an amended filing
					,
Official	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
ill it out, a		boxes on the left. Attach	the Additional Page		needed, copy the Additional Page, op of any Additional Pages, write
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you a, California, Idaho, Louisiana				ty states and territories include)
`	Go to line 3. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
			·		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown the creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cr Check all schedul	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street	0	710.0		
•	City	State	ZIP Code		
				Поделене	
3.2	Name			_ ☐ Schedule D, lir ☐ Schedule E/F,	
				☐ Schedule G, lir	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your ca	ase:								
Del	otor 1 Jeffrey A. E	vans								
	otor 2									
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number		-				ed filing ent show	ving postpetition che following date:	napter	
0	fficial Form 106l					MM / DD/	YYYY			
S	chedule I: Your Inc	ome				22,			12/15	
atta	use. If you are separated and you ch a separate sheet to this form. Describe Employment									
1.	Fill in your employment information.		Debtor 1	Debtor 1			Debtor 2 or non-filing spouse			
	If you have more than one job,	Employment status	■ Employed	■ Employed						
	attach a separate page with information about additional		☐ Not employed	☐ Not employed Driver				☐ Not employed		
	employers.	Occupation	Driver							
	Include part-time, seasonal, or self-employed work.	Employer's name	JM Transports II		Great (Great Clips				
	Occupation may include student or homemaker, if it applies.	Employer's address	103 South Churc Lisle, IL 60532	ch St.			Wilson a, IL 60	=		
		How long employed t	here? 6 month	ns					_	
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	port for	any l	ine, write \$0 in the	space.	Include your non-fi	lling	
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all	emplo	oyers for that pers	on on the	e lines below. If you	ı need	
						For Debtor 1		Debtor 2 or filing spouse		
2.	List monthly gross wages, sala deductions). If not paid monthly,	•		2.	\$	4,766.67	\$	1,321.67		
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00		

4,766.67

1,321.67

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Jeffrey A. Evans	_	C	ase n	umber (<i>if kr</i>	iown)				
					For D	Debtor 1			or Debtor on-filing s		
	Сор	y line 4 here	4.		\$	4,766	6.67	\$		321.67	
_						· · ·			•	<u> </u>	_
5.		all payroll deductions:	_		•			•			
	5a.	Tax, Medicare, and Social Security deductions	5a		\$		6.67	\$		368.33	_
	5b. 5c.	Mandatory contributions for retirement plans Voluntary contributions for retirement plans	5b 5c		\$		0.00	\$ \$		0.00	_
	5d.	Required repayments of retirement fund loans	5d		\$—		0.00	\$		0.00	_
	5e.	Insurance	5e		\$		5.00	\$		0.00	
	5f.	Domestic support obligations	5f.		\$		0.00	\$		0.00	
	5g.	Union dues	5g	١.	\$		0.00	\$		0.00	_
	5h.	Other deductions. Specify:	5h	.+	\$	(0.00	+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	1,581	.67	\$		368.33	<u>3</u>
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	3,185	.00	\$		953.34	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
	٠.	monthly net income.	8a		\$		0.00	\$		0.00	_
	8b.	Interest and dividends	8b	٠.	\$		0.00	\$		0.00	<u> </u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			c			Φ.		0.00	
	0-1	settlement, and property settlement.	8c.		\$		0.00	\$		0.00	_
	8d. 8e.	Unemployment compensation Social Security	8d 8e		\$		0.00	\$ \$		0.00	_
	8f.	Other government assistance that you regularly receive	00	•	Ψ	•	.00	Ψ		0.00	<u>,</u>
	01.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	(0.00	\$		0.00)
	8g.	Pension or retirement income	 8g	١.	\$		0.00	\$		0.00	_
	8h.	Other monthly income. Specify:	8h	.+	\$			+ \$		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$;	(0.00	\$		0.0	00
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	3	,185.00	+ \$		953.34	= \$	4,138.34
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		,100.00	. *-		300.04	_	4,100.04
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not	depe						Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines								\$	4,138.34
										Combi month	ined Iy income
13.	Do y	ou expect an increase or decrease within the year after you file this form	?								-
		No.									
		Yes Explain:									

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Fill	in this information to identify your case:				
Deb	otor 1 Jeffrey A. Evans		Che	ck if this is:	
Dob	otor 2			An amended filing	ing postposition aboutor
	ouse, if filing)			13 expenses as of	ving postpetition chapter the following date:
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS			MM / DD / YYYY		
Cas	se number				
(If k	known)				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/15
Be info	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this fumber (if known). Answer every question.				
Par 1.	rt 1: Describe Your Household Is this a joint case?				
٠.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses for Separate Household</i> of Debtor 2.					
2. Do you have dependents? ☐ No					
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	•		expecting	■ Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
Ο.	expenses of people other than yourself and your dependents?				
Est exp	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a suppliplicable date.				
the	clude expenses paid for with non-cash government assistance if a value of such assistance and have included it on Schedule I: You ficial Form 106I.)			Your expe	enses
,	,				
4.	4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.			\$	1,000.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	·	0.00
	Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues		4c. 3 4d. 3		100.00 0.00
5.	Additional mortgage payments for your residence, such as home	ne equity loans	4a. 5. 5	·	0.00

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Debtor '	Jeffrey A. Evans	Case num	ber (if known)	
S. Uti	lities:			
6a		6a.	\$	100.00
6b	•	6b.	\$	50.00
6c.		6c.	·	300.00
6d.		6d.	·	0.00
	od and housekeeping supplies	7.	·	800.00
	ildcare and children's education costs	8.	\$	0.00
_	othing, laundry, and dry cleaning	9.	\$	250.00
	rsonal care products and services	10.	\$	
	dical and dental expenses	10.		150.00
	ansportation. Include gas, maintenance, bus or train fare.	11.	Ф	300.00
	not include car payments.	12.	\$	300.00
3. En	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
l. Ch	aritable contributions and religious donations	14.	\$	50.00
i. Ins	surance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
15	a. Life insurance	15a.	\$	0.00
15	o. Health insurance	15b.	\$	0.00
15	c. Vehicle insurance	15c.	\$	105.00
15	d. Other insurance. Specify:	15d.	\$	0.00
. Та	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	ecify:	16.	\$	0.00
	stallment or lease payments:	170	¢.	0.00
	a. Car payments for Vehicle 1	17a.	*	0.00
	b. Car payments for Vehicle 2	17b.	·	0.00
	c. Other. Specify: wife's car payment	17c.	·	170.00
	d. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report as ducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	400.00
	ner payments you make to support others who do not live with you.	_	\$	0.00
	ecify:	19.		0.00
	ner real property expenses not included in lines 4 or 5 of this form or on Sch		our Income.	
20	a. Mortgages on other property	20a.		0.00
	o. Real estate taxes	20b.	\$	0.00
	c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	e. Homeowner's association or condominium dues	20e.		0.00
_	ner: Specify:	21.	·	0.00
			Γ	0.00
	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	4,125.00
22	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	4,125.00
3. C a	Iculate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,138.34
	b. Copy your monthly expenses from line 22c above.	23b.	·	4,125.00
20	5. Supplies Horning Supplies Horning 220 above.	200.		4,123.00
23	c. Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	13.34
			_	
	you expect an increase or decrease in your expenses within the year after your expenses within the year of the your expect you			or docroses because a
	example, do you expect to finish paying for your car loan within the year or do you expect you dification to the terms of your mortgage?	ii mortgage į	Dayment to increase	; or decrease decause of
	No.			
	No. Evolain here:			
1 1	VOC LEXUISIU DELE:			

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Fill in this infer					
	mation to identify your	case:			
Debtor 1	Jeffrey A. Evans First Name	Middle Name	Last Name		
Debtor 2	ristrano	Wildio Hamo	Edot Hamo		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declarat	tion About a	ın Individual	Debtor's So	chedules	12/15
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	nmary and schedules fil	ed with this declaration	and
X /s/ Jef	frey A. Evans		x		
Jeffre	y A. Evans ure of Debtor 1		Signature o	f Debtor 2	
Date	March 23, 2017		Date		

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Debtor 2 Separate Allange Separate Sep						
Debtor 2 Separate Allange Separate Sep	Fill in this info	ormation to identify you	r case:			
Debtor 2 Sea Name Destate Dest	Debtor 1			Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unmber (if known). Answer every question. PORTED Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Illined there I	Debtor 2	ristivanie	Widdle Name	Last Name		
Case number Check if this is an amended filling	(Spouse if, filing)	First Name	Middle Name	Last Name		
Check if this is an amended filling	United States I	Bankruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 3. Statement of Financial Affairs for Individuals Filing for Bankruptcy 4.16 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 2. Statement of Financial Affairs for Individuals Filing for Bankruptcy 3. What is your current marital status and Where You Lived Before 3. What is your current marital status and Where You Lived Before 4. What is your current marital status and Where You Lived Before 4. What is your current marital status and Where You Lived Before 4. During the last 3 years, have you lived anywhere other than where you live now? 4. Debtor 1 Prior Address: 4. Debtor 1 Prior Address: 5. Dates Debtor 2 lived there 6. Ilved there 6. Ilved there 6. Same as Debtor 1 7. Same as Debtor 1 8. No 8. No 9. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). 9. Port 2 8. Explain the Sources of Your Income 9. Debtor 1 8. Sources of income (Official Form 106H). 9. Port 2 8. Sources of income (Defore deductions and exclusions) 1. Obetor 1 8. Sources of income (Defore deductions and exclusions) 1. Obetor 1 8. Sources of income (Defore deductions and exclusions) 1. Obetor 1 8. Sources of income (Defore deductions and exclusions) 1. Obetor 1 8. Sources of income (Defore deductions and exclusions) 1. Obetor 1 8. Sources of income (Defore deductions and exclusions) 8. Sources of income (Defore deductions and exclusions) 8. Sources of income (Defore deductions and exclusions)	Case number					
Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. 2015	(if known)				_	
Statement of Financial Affairs for Individuals Filing for Bankruptcy as a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case lumber (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married Not married Not married Debtor 1 prior Address: Dates Debtor 1 Ilived there 1007 E. Arnold Sandwich, IL 60548 Prom-To: Same as Debtor 1 From-To: S					a	mended filing
Statement of Financial Affairs for Individuals Filing for Bankruptcy as a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case lumber (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married Not married Not married Not married Debtor 1 prior Address: Dates Debtor 1 Ilived there 1007 E. Arnold Sandwich, IL 60548 Prom-To: Same as Debtor 1 From-To: S	O(() : 1 E	407				
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unumber (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before						
nformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before	Statemer	nt of Financial A	Affairs for Individ	duals Filing for B	ankruptcy	4/16
Mind Same						
What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Ilived there 1007 E. Arnold Sandwich, IL 60548 Prom-To: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 From-To: Same as Debtor 1 Same as Debtor 2 From-To: Same as Debtor 1 Same as Debtor 2 From-To: Same as					y duditional pages, write you	ii name ana oase
Married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold Sandwich, IL 60548 Debtor 2 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold Sandwich, IL 60548 Debtor 2 Prior Address: Dates Debtor 1 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 3 Prior Address: Dates Debtor 4 Prior Address: Dates Debtor 5 Prior Address: Dates Debtor 6 Prior Address: Dates Debtor 6 Prior Address: Dates Debtor 7 Prior Address: Dates Debtor 9 Prior Address: Dates	Part 1: Give	e Details About Your Ma	rital Status and Where You	Lived Before		
Married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold Sandwich, IL 60548 Debtor 2 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold Sandwich, IL 60548 Debtor 2 Prior Address: Dates Debtor 1 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 3 Prior Address: Dates Debtor 4 Prior Address: Dates Debtor 5 Prior Address: Dates Debtor 6 Prior Address: Dates Debtor 6 Prior Address: Dates Debtor 7 Prior Address: Dates Debtor 9 Prior Address: Dates	1. What is vo	our current marital statu	ıs?			
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Same as Debtor 1 From-To: Same as Debtor 1 Sources of Your Income Same as Debtor 1 Sources of Your Income Same as Debtor 1 Sources of Income Same as Debtor 2 Sources of Income Check all that apply. Same as Debtor 2 Sources of Income Check all that apply. Same as Debtor 2 Sources of Income Check all that apply. Same as Debtor 2 Sources of Income Check all that apply. Same as Debtor 2 Sources of Income Check all that apply. Same as Debtor 2 Same as Debtor 2 Same as Debtor 2 Same as Debtor 3 Same as Debtor 3 Same as Debtor 4 Same as Debto	_					
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Iived there Debtor 2 Prior Address: Dates Debtor 2 Iived there Iived there Debtor 2 Prior Address: Dates Debtor 1 Same as Debtor 2 Same as Debtor 2 Same as Debtor 1 Same as Debtor 1 Same as Debtor 2 Same as Debtor 1 Same as Debtor 1 Same as Debtor 2 Same as Debtor 1 Same as Debtor 1 Same as Debtor 2 Same as Debtor 2 Same as Debtor 3 Same as Debtor 1 Same as Debtor 1 Same as Debtor 3 Same as Debtor 1	_					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold From-To: Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 From-To: Same as Debtor 1 Same as Debtor 1 From-To: Same as Debtor 1 Same as Debtor 1 From-To: Same as Debtor 1 Same as Debtor 1 From-To: Same as Debtor 1 From-To: Same as Debtor 1 Same as Debtor 2 Same as Debtor 1 Same as Debtor 2 Same as Debtor 3 Same as Debtor 3 Same as Debtor 3 Same as Debtor 3 Same as Debtor 2 Same as Debtor 3 Same as Debtor 3 Same as Debtor 4 Same as Debtor 1 Same as Debtor 3 Same as Debtor 4 Same as Debtor 4 Same as Debtor 1 Same as Debtor 1 Same as Debtor 3 Same as Debtor 1 Same as Debtor 4 Same as Debtor 4 Same as Debtor 1 Same as Debtor 4 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as D	□ Not m	narried				
Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there 1007 E. Arnold Sandwich, IL 60548 Prom-To: 2/13-7/15 Same as Debtor 1 From-To: 2/13-7/15 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. (before deductions and exclusions) Prom January 1 of current year until Wages, commissions.	2. During the	e last 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address: Dates Debtor 1 lived there	□ No					
lived there 1007 E. Arnold Same as Debtor 1 From-To: Same as Debtor 1 Same as	Yes.	List all of the places you I	ived in the last 3 years. Do no	ot include where you live now	I.	
Sandwich, IL 60548 2/13-7/15 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Did you have any income from employment or from operating a businessed during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income (before deductions and exclusions) From January 1 of current year until Wages, commissions, \$8,922.00 Wages, commissions,	Debtor 1	Prior Address:		Debtor 2 Prior Ad	Idress:	
No No Services and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Services of Your Income Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Services of income (before deductions and exclusions) Debtor 1 Sources of income (before deductions and exclusions) Wages, commissions, Wages, commissions,				☐ Same as Debtor	1	
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until Wages commissions \$8,922.00 □ Wages, commissions,	states and territ					
Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Pebtor 1 Sources of income Check all that apply. Debtor 2 Sources of income Check all that apply. Gross income Check all that apply. Gross income Check all that apply. Wages, commissions, \$8,922.00 Wages, commissions,	_	Make sure you fill out Sol	gedule H: Vour Codebtors (Ot	ficial Form 106H)		
Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until Wages, commissions \$8,922.00 Wages, commissions,		iviake sure you iiii out oci	leddie 11. Todi Codebiois (Oi	niciai i onni 10011).		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until Wages, commissions \$8,922.00 Wages, commissions,	Part 2 Exp	lain the Sources of You	r Income			
Yes. Fill in the details. Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions) From January 1 of current year until Wages commissions Debtor 2 Sources of income Check all that apply. Gross income Check all that apply. Wages, commissions, \$8,922.00 Wages, commissions,	Fill in the t	otal amount of income yo	u received from all jobs and a	all businesses, including part	-time activities.	ndar years?
Tyes. Fill in the details. Debtor 1 Sources of income Check all that apply. From January 1 of current year until Debtor 2 Sources of income (before deductions and exclusions) Gross income (before deductions and exclusions) Sources of income Check all that apply. Gross income (before deductions and exclusions) Wages, commissions, \$8,922.00 Wages, commissions,	□ No					
Sources of income Check all that apply. Gross income (before deductions and exclusions) Gross income Check all that apply. Wages, commissions.	_	Fill in the details.				
Sources of income Check all that apply. Gross income (before deductions and exclusions) Gross income Check all that apply. Wages, commissions.			Dobtor 1		Dobtor 2	
Check all that apply. (before deductions and exclusions) Check all that apply. (before deductions and exclusions) From January 1 of current year until Wages commissions \$8,922.00				Gross income		Gross income
				(before deductions and		(before deductions
the date you filed for bankruptcy: bonuses, tips bonuses, tips			■ Wages, commissions, bonuses, tips	\$8,922.00	_	
☐ Operating a business ☐ Operating a business			☐ Operating a business		☐ Operating a business	

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Debtor 1 Jeffrey A. Evans

			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco Check all that ap		Gross income (before deductions and exclusions)
	r last calendar yea nuary 1 to Decem		■ Wages, commissions, bonuses, tips	\$37,286.00	☐ Wages, common bonuses, tips	nissions,	
			☐ Operating a business		☐ Operating a b	usiness	
	r the calendar yea nuary 1 to Decem		■ Wages, commissions, bonuses, tips	\$66,347.00	☐ Wages, comm	nissions,	
			☐ Operating a business		☐ Operating a b	usiness	
	0 ,	and the gross inc	ase and you have income that y	· ·	•		
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	me	Gross income (before deductions and exclusions)
Pai	rt 3: List Certai	n Payments Yo	u Made Before You Filed for E	Bankruptcy			
6.	No. Neithe individ	er Debtor 1 nor ual primarily for the 90 days beto. Go to line es List below paid that continuous ject to adjustment	each creditor to whom you paid creditor. Do not include paymen e payments to an attorney for th nt on 4/01/19 and every 3 years	mer debts. Consumer debt d purpose." d you pay any creditor a total d a total of \$6,425* or more ts for domestic support oblig his bankruptcy case. s after that for cases filed on	of \$6,425* or more in one or more payn gations, such as chil	e? nents and th d support ar	ne total amount you nd alimony. Also, do
			or both have primarily consu fore you filed for bankruptcy, did		al of \$600 or more?		
	■ N			1 1 . (*****			
	Пγ	include pa	each creditor to whom you paid yments for domestic support ob or this bankruptcy case.				
	Creditor's Name	and Address	Dates of payme	nt Total amount	Amount you still owe	Was this p	ayment for

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 Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1' alimony. No Yes. List all payments to an insider. 		artners; relatives of any gen control, or owner of 20% o	eral partners; partner r more of their voting	erships of which yo g securities; and ar	u are a general p ny managing age	artner; corporations nt, including one for
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for thi	is payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos				ccount of a debi	that benefited an
	No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credito	
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cases, small claims actions	s, divorces, collectio		ctions, support of	r custody
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Collection Professionals, Inc. v Evans 16 SC 362	collection	LaSalle County Ottawa, IL	•	■ Pending □ On appeal □ Concluded	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below ☐ No. Go to line 11. ☐ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached, s	seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened 2016 Nissan Sentra	1	3/16		\$10,000.00
	•	■ Property was repossessed. □ Property was foreclosed. □ Property was garnished. □ Property was attached, seized or levied.				\$10,000.00
	Credit Acceptance	1996 Ford F150		7/16		\$500.00
		■ Property was reposse □ Property was foreclos □ Property was garnishe □ Property was attached	ed. ed.			

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accounts or refuse to make a payment bed ■ No □ Yes. Fill in the details.			did any creditor, including a bank or financial ins you owed a debt?	stitution, set off any a	mounts from your
	Creditor Name and Address	Des	scribe the action the creditor took	Date action was taken	Amount
12.	court-appointed receiver, a custodian, or a No Yes		as any of your property in the possession of an a er official?	assignee for the bene	fit of creditors, a
13.	Within 2 years before you filed for bankrup	otcy, c	did you give any gifts with a total value of more t	nan \$600 per person?	,
	NoYes. Fill in the details for each gift.				
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup No □ Yes. Fill in the details for each gift or cor	•	did you give any gifts or contributions with a tota	l value of more than s	\$600 to any charity?
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal	Describe what you contributed	Dates you contributed	Value
Par	6: List Certain Losses				
15.	Within 1 year before you filed for bankrupt or gambling?	cy or	since you filed for bankruptcy, did you lose anyt	hing because of theft	, fire, other disaster,
	■ No □ Yes. Fill in the details.				
		Descri	be any insurance coverage for the loss	Date of your	Value of property
			the amount that insurance has paid. List pending nee claims on line 33 of Schedule A/B: Property.	loss	lost
Par	7: List Certain Payments or Transfers				
16.	consulted about seeking bankruptcy or pro	eparir	d you or anyone else acting on your behalf pay on ng a bankruptcy petition? s, or credit counseling agencies for services required		ty to anyone you
	□ No■ Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Law Offices of Bradley S. Covey, P.C 428 S. Batavia Ave. Batavia, IL 60510 bradley.covey@gmail.com	·.	Attorney Fees	2/23/17	\$1,200.00

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Debtor 1 Jeffrey A. Evans

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and votransferred	alue of any prop	perty	Date payment or transfer was made	Amount of payment
	Debtorcc.org	credit counselin	ng		3/17	\$15.00
 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 				or transfer any proper	ty to anyone who	
	Person Who Was Paid Address	Description and vertransferred	alue of any prop	perty	Date payment or transfer was made	Amount of payment
 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to a transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mort include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 						
	Person Who Received Transfer Address Person's relationship to you	Description and voproperty transferr				Date transfer was made
	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect ■ No □ Yes. Fill in the details.	ction devices.)				
	Name of trust	alue of the prop	•	red	Date Transfer was made	
	List of Certain Financial Accounts, Instru	-		_		
	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.					
		ast 4 digits of ecount number	Type of accou instrument	cl m	ate account was losed, sold, loved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, an	y safe depos	it box or other deposi	tory for securities,
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, St		Describe the	contents	Do you still have it?

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Debtor 1 **Jeffrey A. Evans**

22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?							
	□ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?				
	Dave's Mini Storage			□No				
			furnishings	■ Yes				
Par	9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any prop	perty you borrowed from, are storing for, o	or hold in trust				
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	10: Give Details About Environmental Information	ation						
For	he purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the airegulations controlling the cleanup of these sub	ir, land, soil, surface water, grou	- ·					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		al law, whether you now own, operate, or	utilize it or used				
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or s	mental law defines as a hazardo	ous waste, hazardous substance, toxic su	bstance,				
Rep	rt all notices, releases, and proceedings that yo	ou know about, regardless of wh	nen they occurred.					
24.	Has any governmental unit notified you that you	ı may be liable or potentially liak	ole under or in violation of an environmen	tal law?				
	No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ZIP Code)	Environmental law, if you and know it	Date of notice				
25.	. Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ZIP Code)	Environmental law, if you and know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any er	nvironmental law? Include settlements an	d orders.				
	No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
		•						

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Case number (if known) Document Debtor 1 Jeffrey A. Evans

Pa	rt 11	Give Details About Your Business or	Connections to Any Business			
27.	Wit	hin 4 years before you filed for bankrunt	cv. did you own a business or have any of	the following connections to any business?		
	7. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
☐ A partner in a partnership						
☐ An officer, director, or managing executive of a corporation						
		☐ An owner of at least 5% of the votin	•			
		No. None of the above applies. Go to F				
	_	••	in the details below for each business.			
		isiness Name	Describe the nature of the business	Employer Identification number		
		Idress Imber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.		
		, , ,	Name of accountant of bookseeper	Dates business existed		
28.		hin 2 years before you filed for bankrupt titutions, creditors, or other parties.	cy, did you give a financial statement to an	yone about your business? Include all financial		
		No				
		Yes. Fill in the details below.				
	Ac	nme Idress mber, Street, City, State and ZIP Code)	Date Issued			
Pa	rt 12	Sign Below				
are with 18 U	true n a b J.S.C Jeff	and correct. I understand that making a	•	leclare under penalty of perjury that the answers otaining money or property by fraud in connection rs, or both.		
	•	re of Debtor 1	digitature of Desicor 2			
Da	te	March 23, 2017	Date			
Did ■ N	No	attach additional pages to Your Stateme	ent of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?		
Did ■ N	-	pay or agree to pay someone who is not	an attorney to help you fill out bankruptcy	forms?		
\Box	Yes, Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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				•
Fill in this infor	mation to identify your	case:		
Debtor 1	Jeffrey A. Evans			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	wm 100			
Official Fo				
Stateme	nt of Intentio	n for Individu	uals Filing Under Chapt	er 7 12/15
If you are an ind	ividual filing under cha	pter 7, you must fill out	this form if:	
creditors hav	e claims secured by yo	ur property, or		
vou have leas	sed personal property a	nd the lease has not ex	pired.	
You must file thi	is form with the court wever is earlier, unless th	ithin 30 days after you f	ile your bankruptcy petition or by the date see for cause. You must also send copies to t	
	eople are filing togethe	in a joint case, both are	e equally responsible for supplying correct	information. Both debtors must

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Jeffrey A. Evans	Case number (if)	known)
name: Descrip propert securin	у	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
or any uin the info	rmation below. Do not list real estate lea	Leases u listed in Schedule G: Executory Contracts and Une uses. Unexpired leases are leases that are still in effect lease if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
Describe	your unexpired personal property lease	s	Will the lease be assumed?
Lessor's r Description Property:	name: on of leased		□ No □ Yes
Lessor's r Descriptic Property:	name: on of leased		□ No □ Yes
Lessor's r Descriptic Property:	name: on of leased		□ No □ Yes
Lessor's r Descriptic Property:	name: n of leased		□ No □ Yes
Lessor's r Descriptic Property:	name: on of leased		□ No
Lessor's r Descriptic Property:	name: on of leased		□ No □ Yes
	name: on of leased		□ No
Property: Part 3:	Sign Below		☐ Yes
	nalty of perjury, I declare that I have indic hat is subject to an unexpired lease.	cated my intention about any property of my estate th	at secures a debt and any personal
Jeff Sign	rey A. Evans ature of Debtor 1	X Signature of Debtor 2	
Date	March 23, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-09232 Doc 1 Filed 03/23/17 Entered 03/23/17 13:48:57 Desc Main Document Page 52 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	Jeffrey A. Evans		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSAT	TION OF ATTO	RNEY FOR DE	BTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I ce compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in	e petition in bankruptcy	or agreed to be paid	to me, for services ren	dered or to
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have received		\$	1,200.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation	n with any other person	unless they are mem	pers and associates of	my law firm.
	☐ I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of t				w firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's financial situation, and rendering ad b. Preparation and filing of any petition, schedules, statement of c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and of e. [Other provisions as needed] 	of affairs and plan which confirmation hearing, as	n may be required; and any adjourned hea	-	aptcy;
6.	By agreement with the debtor(s), the above-disclosed fee does not negotiation or filing of any reaffirmation agree		g service:		
	CER	RTIFICATION			
	I certify that the foregoing is a complete statement of any agreed cankruptcy proceeding.	ment or arrangement for	payment to me for re	epresentation of the de	btor(s) in
_	March 23, 2017	/s/ Bradley S. Co			
Date		Signature of Attorne Law Offices of B 428 S. Batavia Av	_{ey} radley S. Covey, P	.C.	
		Batavia, IL 60510 630-879-9559 Fa			
		bradley.covey@c			_
		J J			

Advance Payment Retainer Agreement

1/we.	JEFF	Evans	, the undersigned, hereinafter referred to as "Client",
agree to e	mploy the I	aw Offices of Bra	dley S. Covey, P.C, hereinafter referred to as "Attorney", to render legal serv-
ices in cor	nection wi	th filing a Chapter	7 bankruptcy for me, and hereby empower and authorize Attorney to do all
things, in	their sole d	iscretion, reasonal	bly necessary to bring the matter to a successful conclusion. Client acknowl-
edges tha	t the follow	ing advance paym	nent retainer agreement has been fully explained, and Client agrees to pay said
			services rendered or to be rendered.

Client agrees to pay Attorney a fee of \$_______ for services set forth below. In addition, Client agrees to pay all costs, including the filing fee for the bankruptcy (\$335.00) for a total of \$_______.

This retainer agreement is an advance payment retainer agreement. The funds Client has agreed to pay Attorney shall be deposited in the Law Offices of Bradley S. Covey, P.C. General Operating Account and ownership of said funds shall pass to the Law Offices of Bradley S. Covey, P.C. immediately upon payment.

As our client, it is your option to have your money placed into a security retainer. The choice of the type of retainer to be used is yours alone.

The special purpose for this advance payment retainer is to allow Client to retain Attorney to represent him against creditors. Client understands that it is advantageous to treat this retainer as an advance payment retainer in that it protects the funds paid to Attorney from the claims of his creditors. If this retainer were treated as a security retainer said funds would remain the property of Client and therefore subject to the claims of the Client's creditors.

It is understood that the above referenced flat fee is payment for services rendered and services to be performed. The services include: review of financial status; review of various documents related to debts and obligations; counseling as to various types of bankruptcy chapters; effect of bankruptcy on future ability to obtain new credit; effect of reaffirmation (but not the preparation of or filing reaffirmation agreements), redemption, avoiding liens and surrendering property; specific advice regarding how to avoid bankruptcy and alternatives to bankruptcy; complete drafting of all required bankruptcy documents; revision and redraft of final bankruptcy documents; attending creditors' meeting, and closing file.

This Advanced Payment Agreement does not include reaffirmation agreements. Attorney is not responsible for obtaining, preparing or filing any reaffirmation agreement.

Client agrees that additional attorney's fees will be due should additional representation become necessary, including, but not limited to any 2004 examination, any adversary proceedings, objections to discharge, or any other action, hearing or representation that is not specified in the preceding paragraph of this agreement. Said additional representation shall be covered by a separate legal services agreement and will require an additional retainer.

The Client agrees that should be decide not to file bankruptcy or decide not to continue using Attorney's services, Attorney may retain any fees paid and client shall not be entitled to a refund.

Client agrees to cooperate in the preparation of the bankruptcy case, to appear for the creditors' meeting, depositions and court appearances and to comply with all reasonable requests made in preparation of this bankruptcy case. Failure to cooperate may result in Court-imposed sanctions and Attorney's withdrawal from the case.

Client understands that he shall receive copies of all documents related to his file. Client should retain those documents as his copy of his file. Should Client require additional copies of the Attorney's file the Client understands that he will be charged for those copies.

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Client understands that his file shall be kept no more than five years. Should Client require copies of any documents or the return of original documents provided to Attorney he must request those copies in writing before the expiration of that five-year period.

It is agreed that upon the event of any default or breach of any kind under this agreement by Client, Attorney reserves the right to withdraw as counsel of record for Client. It is further agreed that Client shall not have any recourse or claim against Attorney for damages following the withdrawal of Attorney as Client's counsel.

In some cases it may be necessary to hire an attorney outside Attorney's firm. This attorney will be paid out of the retainer paid to Attorney. Client expressly consents to the hiring of an outside attorney to cover court dates as needed.

Client understands that it is the Client's responsibility to provide Attorney with a complete and accurate list of creditors and other information requested on Attorney's Debt Listing Sheet and Questionnaire. The Client further understands that any debts not listed in his bankruptcy schedules may not be discharged. If Client fails to provide Attorney with all information necessary to prepare the necessary documents and said failure necessates the amending of the schedules or Statement of Financial Affairs, Client agrees to pay an additional \$100.00 to cover the fees and costs of said amendment.

The fees charged in connection with this bankruptcy and for bankruptcy issues only. They do not included resolution of any matters involving credit information.

This constitutes the entire agreement between the Attorney and Clients regarding attorneys' fees and/or services provided in the engagement, the parties agree to resolve that dispute through mediation, followed by arbitration before any suit is filed.

Attorney is a debt relief agency and helps people file for relief under the Bankruptcy Code.

Special Financial Management Course Notice

Client MUST provide Attorney with a copy of Client's Certificate of Completion of Financial Management Course. If Client fails to ensure that Attorney has received and filed the required Certificate of Completion of Financial Management Course, the Client shall be responsible for payment of the case reopening fee and additional Attorney's fees of \$600.00 for filing a motion to reopen the case and file said certificate. Attorney is under no obligation to file any motion to reopen Client's case until the above referenced fees and costs are paid.

By Client's signature below, Client acknowledges understanding the terms of this agreement and agrees to abide by its provisions. Client has received a copy of this agreement for his records no later than five business days after the first date on which the Attorney provided any bankruptcy assistance services to client.

Client Client

Attorney

United States Bankruptcy Court Northern District of Illinois

		_ , , _ ,		
In re	Jeffrey A. Evans		Case No.	
	-	Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR I	MATRIX	
		Number o	of Creditors:	19
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	litors is true and correct to	the best of my
Date:	March 23, 2017	/s/ Jeffrey A. Evans Jeffrey A. Evans		

Adventist Hindsdale Hospital c/o Merchants Credit Guide 223 W. Jackson, Ste. 900 Chicago, IL 60606

AHFMC Hinsdale c/o Merchants credit Guide 223 W. Jackson, Ste. 900 Chicago, IL 60606

ATG Credit 1700 W. Cortland St. Chicago, IL 60622

Banfield Pet Hospital c/o IC System PO Box 64378 Saint Paul, MN 55164

CollectionProfessionals, Inc. 723 First St. La Salle, IL 61301

Comcast c/o Stellar Recovery 1327 Highway 2 West 100 Kalispell, MT 59901

Comcast c/o Convergent Outsourcing PO Box 9004 Renton, WA 98057

Credit Acceptance Corp. PO Box 5070 Southfield, MI 48086-5009

First Premiere Bank 3820 N. Louise Ave. Sioux Falls, SD 57107

Frontier Communications 19 John St.
Middletown, NY 10940

IRS P.O. Box 7346 Philadelphia, PA 19101-7346

Presence Mercy Medical Center 32817 Collection Dr. Chicago, IL 60693

Regional Acceptance Corp. 5425 Robin Rd. 101 Norfolk, VA 23513

Ridge Ambulance c/o Rockford Mercantile POBox 5847 Rockford, IL 61125

Rush Copley Medical Center C/O Diversified Services Group 1824 W. Grand Ave., Ste. 200 Chicago, IL 60622

Ryan Evans 316 West Knights Rd. Sandwich, IL 60548

Sandwich Community Fire Prot c/o Northwest Collectors 3601 Algonquin Rd., #232 Rolling Meadows, IL 60008

Sprint c/o Convergent Outsourcing PO Box 9004 Renton, WA 98057

Valley West Hopital c/o Horizon Financial Management 8585 Broadway, # 880 Merrillville, IN 46410